

2.1992-421

2



A Guide

CANADIANA

SEP - 1 1992



AiSH

Assured Income for the Severely Handicapped



Digitized by the Internet Archive
in 2015

Assured Income for the Severely Handicapped

The Assured Income for the Severely Handicapped (AISH) program provides financial benefits (money) to adults with severe and permanent disabilities. The amount of money people receive depends on their income. AISH is not a medical program. People receive AISH if their disability is permanent; i.e. if they have exhausted all opportunities for rehabilitation, training and work.

AISH Benefits

AISH provides a monthly benefit. It is paid at the beginning of the month for that month. There is a maximum amount you can receive. The maximum amount is decided by government regulations. The amount is less when you receive certain kinds of income; e.g. Canada Pension Plan or money from working.

The AISH benefit guarantees that your total income from ALL sources will not fall below a certain level. That level is reviewed regularly by the government.

AISH also provides free medical benefits within Alberta including:

- premium-free Alberta Health Care
- prescription drugs
- glasses
- dental work
- ambulance services

A monthly benefit (called *modified* AISH) may be paid to disabled people living in hospitals, nursing homes or other facilities listed in the AISH regulations. You can find out if a facility is on the list by contacting the AISH "Intake Worker" at a Family and Social Services District Office listed at the end of this booklet.

The *modified* AISH benefit includes room and board, a handicap benefit, and any other approved item of need; e.g. you may need extra money to do laundry. *Modified* AISH also takes your income into account when the amount of your monthly benefit is figured out.

AISH Eligibility

To qualify for the Assured Income for the Severely Handicapped program, everything on the following list must match your situation:

- You must have a severe disability.
- The disability must be so severe that it substantially limits your ability to earn a living. ("Earning a living" means working full-time at minimum wage.) Your disability must be the main factor, not your age, lack of education or lack of available jobs.
- The disability must be permanent. You may not qualify if treatment for your condition would help you to be able to work.
- You must not have refused to take or look for reasonable employment for reasonable wages. (*Reasonable wages* means minimum wage or a training allowance.) You must not have quit work that you can do.
- You must not have refused or neglected to take training, rehabilitation or medical treatment which would help you to be able to work.
- Your income and the income of your spouse must not exceed the limits allowed under the program.
- You must be 18 years old or older but not be able to receive the Old Age Security pension.
- You must be a permanent resident of Alberta.
- You cannot be residing in an institution where all your needs are provided, such as Michener Centre in Red Deer or an Alberta mental hospital.
- You must apply for other income benefits you qualify for, such as Canada Pension Plan disability benefits.

Treaty Indians qualify for AISH.

Please note

The information in this booklet is not enough to decide whether you qualify for AISH. A decision on whether you qualify also takes into account the AISH Act and Regulation.

The income you receive has an effect on how much AISH you can get

The AISH program guarantees that your total income from all sources will not fall below a certain level. But the amount of money AISH pays you may be less if you get other kinds of income. It depends on the type of income and the amount. It also depends on whether it is your income or your spouse's income. Your spouse's income must be taken into account. This is true even if you are separated from your spouse.

In order to receive AISH benefits, you must have applied for all other income you are entitled to. For example, you must apply for federal Canada Pension Plan disability benefits or other benefits if you are eligible for them.

Provincial government rules decide how different incomes affect your AISH benefit.

The following income is ignored when calculating the AISH benefit:

- family allowance
- federal child tax credit
- goods and services (GST) tax credit
- a payment under the Property Tax Reduction Act
- any payment under the Housing Grants Regulation (e.g. home adaptation grant)
- a grant under the Alberta Family First Home Program Regulation
- a grant under the Utilities Grant Regulation
- a remote area heating allowance
- a handicap benefit received by your spouse
- a social allowance payment
- a payment made under the Child Welfare Act
- the first \$200 of monthly income excluding family allowance and federal child tax credits received on behalf of each dependent child
- student loans
- an award or settlement for damages unless the award or settlement replaces lost income
- payment received under the Japanese Canadian Redress Agreement
- payment under the Extraordinary Assistance Plan (for persons who contracted HIV through blood transfusions)

The following income has a **special formula*** (*see next page*) applied to it. The special formula means only part of the income is counted when calculating your AISH benefit.

- interest income from any source
- investment income
- an award or settlement for loss of income
- dividend income
- income from land leases for oil exploration
- winnings from lotteries and other games of chance
- room and board income
- rental income generated from principal residence
- farm income, including income from the lease of farm land, less deductible expenses
- business income, including income from rental properties, less deductible expenses
- scholarships, bursaries, training allowances and other student grants
- net earnings from self-employment
- net earnings from employment, after statutory deductions (Unemployment Insurance, Canada Pension Plan, taxes)
- payments received from life insurance policies on terminally ill persons
- income tax refunds other than fully exempt tax credits

Income of your spouse from the following sources also has the **special formula*** (*see next page*) applied to it:

- a benefit under the *Old Age Security Act* (Canada)
- Alberta Assured Income Plan payments
- Workers' Compensation
- Unemployment Insurance
- a benefit under the *Pension Act* (Canada)
- a benefit under the *Canada Pension Plan*
- Quebec Pension Plan payments
- a benefit under the *War Veterans Allowance Act* (Canada)
- a benefit under the *Civilian War Pensions and Allowances Act* (Canada)
- a benefit under any other Act under the administration of the Minister of Veterans Affairs (Canada)
- retirement income, including pension payments and payments from annuities
- mineral royalties
- land claim settlements
- insurance benefits

All other income is counted dollar-for-dollar in calculating your AISH benefit. Examples are:

- Canada Pension Plan disability payments
- Workers' Compensation
- Unemployment Insurance
- pensions and retirement income
- payments from Veterans Affairs
- mineral royalties
- land claim settlements
- insurance benefits
- support payments from a sponsor if you are a sponsored immigrant
- maintenance payments from a spouse
- inheritance income

You can share housing costs with someone who is not your spouse or common-law spouse without affecting your AISH benefit.

How earnings are included in figuring out your AISH benefit

If your health allows, you are expected to look for work. You are expected to accept all the hours of work that are offered to you. If you already have a job, you are expected to continue working if your health allows.

Some earnings are not included in deciding how much AISH benefit you will get. This is done to encourage you to do as much paid work as you can. The special formula for figuring out how earnings count is as follows:

*** Special Formula**

Single Person

Monthly net take-home pay (income after deductions) - \$165 = first amount.

First amount x 25% = partial exemption.

Monthly net take-home pay - \$165 - partial exemption = full exemption.

Maximum AISH benefit level - full exemption = monthly AISH cheque

Married Person

Same as above except that amount deducted from monthly net take-home pay is \$775.

Here is an example of how the formula works:

Joe Smith works part-time. His net income or take-home pay is \$245 a month.

$$\$245 - \$165 = \$80$$

$$\$80 \times 25\% = \$20$$

$$\$245 - \$165 - \$20 = \$60$$

$$\$796 \text{ (as of Feb. '92)} - \$60 = \$736$$

Because he works, Joe's monthly income now consists of his pay (\$245) and his AISH cheque (\$736): \$981 per month. He is better off working than just having his AISH cheque.

If you want to know about the effect of earned or other income on your AISH benefits, talk to your worker. **Remember, working does not necessarily mean you won't get AISH benefits.**

If you go off AISH when you start to work, and then lose your job within 12 months because of your disability, you can get AISH again without difficulty.

People who receive AISH must:

Report any changes in their situation that affect their eligibility or amount of benefit to their AISH worker. Once each year you will be mailed an annual report form. Make sure you fill it out and send it back to your worker. Also, a worker from Family and Social Services may visit to verify your situation at any time.

You must report the changes below as soon as they happen:

- a change in your medical condition that means you can earn a living
- a change in your situation that permits you to begin training or rehabilitation
- a change in your income or your spouse's income
- a move to or from an institution or other facility such as a hospital
- a permanent move outside Alberta
- an extended stay outside Alberta

Please note

If you get benefits you do not qualify for, the benefits must be repaid to the government.

If you don't report a change in your disability or in your or your spouse's income, or if you give false information, you may be charged with fraud and/or fined.

Your assets do not have an effect on how much AISH you receive

Your assets (possessions and cash) or your spouse's assets do not affect whether you can get AISH or how much your benefit will be. But income from these assets, like interest income from investments, **must be declared**. This type of income is only partly counted when the AISH worker figures out your benefits.

You will also be asked to give us information about your assets so that the Alberta government can be paid back by the federal government.

Applying for AISH

To apply for AISH, contact an Alberta Family and Social Services District Office listed at the end of this booklet. They will direct you to an AISH Intake Worker. You must provide full information so that a fair decision on whether you qualify can be made.

- You and a worker will go through the application process together. First, the Intake Worker will make sure you understand what your circumstances have to be in order to get AISH benefits.
- You will fill out a questionnaire about your condition and how your condition affects your daily living and your ability to work. Make sure it is filled out completely, so that your application is not delayed.
- Your doctor will probably have to fill out a medical report. You pay the doctor for his examination and for filling out the report unless you are a client of Family and Social Services or unless you live in a facility such as a nursing home or mental hospital. If you end up getting AISH benefits, you will get the cost of the medical report back.
- A form to report on mental functioning may be needed if your main diagnosis is mental illness or mental disability.

- A form to see if you are able to work and what kind of work you could do may be needed.
- A worker will make an appointment to go over your application with you, and answer any questions you may have about the program.
- You will have to give Family and Social Services permission to look into your personal finances.

Other documents you will need:

- picture ID (driver's licence, Treaty Card, passport). If you do not have picture ID, you will need to show 2 other pieces of ID that have your signature. Or your birth certificate and one piece of ID that has your signature on it.
- Social Insurance Number
- birth certificate
- Alberta Health Care card
- if you have children, their birth certificates or Alberta Health Care card
- if you are divorced, divorce papers
- if you work, your last pay stub or other proof of how much you make
- if you are a farmer or are self-employed: profit and loss statement, last income tax return
- if you have other income, pay stubs, pension stubs or other proof of income
- if you have investments, proof of the income from the investment.

The AISH administrator or worker may ask for other information. The extra information can include information from agencies or counsellors who have seen you before.

There are six AISH administrators in the province. Each administrator is responsible for deciding if people from that region get AISH benefits.

It can take several weeks or months from the time you apply for AISH before a decision is made.

Benefits normally start two months after Family and Social Services receives all the information needed to make a decision.

If approval of your application is delayed because of things beyond your control, such as when the worker asks you to get additional information from a medical specialist, then the benefits may be backdated.

Appeals

If you are unhappy with any decision about AISH, you can appeal to a regional citizens' appeal panel. The appeal panel is a group of people from the community who are appointed by the Minister of Family and Social Services. The people on the panel do not work for Family and Social Services. The appeal is a formal hearing at which both the Department and the applicant explain their case. Everyone has the right to appeal, and you can bring someone to help you. When you meet with the appeal panel, you tell them why you do not agree with the decision. The appeal must be made within 30 days from the time you received notice of the decision from the department. The decision of the appeal panel is final. You can find out about appeal procedures from the District Office where you applied.

What to do if you have additional needs

AISH does not pay for any extras; it pays only the monthly benefit and services covered by the medical card. You may have emergency financial needs or you may have financial needs that are greater than your AISH income. If so, you may apply to the Supports for Independence program available through Alberta Family and Social Services. This program has different ways of determining eligibility than the AISH program. An application for Supports for Independence includes a review of your needs, assets and income.

If you have been approved to receive AISH, you are allowed to have a higher level of cash assets than other applicants for Supports for Independence.

If you have been approved to receive AISH and also qualify for Supports for Independence, you will receive a handicap benefit and an additional transportation allowance under the Supports for Independence program because of your special needs.

When you receive Old Age Security

When you receive Old Age Security benefits (usually at age 65), your AISH benefits stop and your medical coverage changes. You will receive normal medical services for seniors, including 80 per cent of drug costs.

Trustees

If you need help to manage the money you get from AISH, Family and Social Services will accept appointment of your trustee. The trustee makes sure the AISH payment is spent on the person receiving it. The trustee may have to provide an account of how the money was spent. The trustee has the same responsibility as the person receiving AISH payments. The trustee must report any change in the physical condition, the ability to work or the income of the person they are helping.

More information

You can get more information from an Alberta Family and Social Services District office or the AISH administrator in any of the six Alberta Family and Social Services administrative regions, or you can write to:

Alberta Family and Social Services
Assured Income Programs
Program Policy Development
Centre West Building
10035 - 108 Street
Edmonton, Alberta
T5J 3E1

LIST OF DISTRICT OFFICES DEALING WITH AISH

Athabasca District Office

Jewell Building
3603 - 53 Street
Box 179
Athabasca, Alberta
T0G 0B0
675-2243

Barrhead District Office

P.O. Box 700
Barrhead, Alberta
T0G 0E0
674-8204

Bonnyville District Office

5201 - 44 Street
Box 6590
Bonnyville, Alberta
T9N 2H1
826-3324

(Calgary) Hillhurst District Office

Professional Building
301 - 14 Street N.W.
Calgary, Alberta
T2N 2A1
270-5460

Camrose District Office

4911A - 47 Street
Camrose, Alberta
T4V 1J9
679-1260

Drumheller District Office

180 Riverside Drive
Box 2079
Drumheller, Alberta
T0J 0Y0
823-1616

Edmonton West District Office

Westcor Building
12323 - Stony Plain Road
Edmonton, Alberta
T5N 3Y5
482-9665

Edson District Office

Provincial Building
Suite 100, 111 - 54 Street
Edson, Alberta
T7E 1T2
723-8311

Fort McMurray District Office

8th Floor, Provincial Building
9915 Franklin Avenue
Ft. McMurray, Alberta
T9H 2K4
743-7400

Grand Centre District Office

Lake Centre Plaza
Box 698
4817 - 52 Street
Grand Centre, Alberta
T0A 1T0
594-1984

Grande Prairie District Office

300 Nordic Court
10014 - 99 Street
Grande Prairie, Alberta
T8V 3N4
538 - 5120

Hanna District Office

2nd Floor, Provincial Building
401 Centre Street
Hanna, Alberta
T0J 1P0
854-5590

High Level District Office
Mail Bag 1000
9806 - 98 Street
High Level, Alberta
T0H 1Z0
926-4441

High Prairie District Office
P.O. Box 849
High Prairie, Alberta
T0E 1E0
523-6650

Hinton District Office
568 Carmichael Lane
Box 6567
Hinton, Alberta
T7V 1X8
865-8273

Lac La Biche District Office
Provincial Building
9503 Beaverhill Road
Box 420
Lac La Biche, Alberta
T0A 2C0
623-5215

Lethbridge District Office
Provincial Building
200 - 5 Avenue South
Lethbridge, Alberta
T1J 4C7
381-5290

Lloydminster District Office
2nd Floor, Provincial Building
5124 - 50 Street
Lloydminster, Alberta
T9V 0M3
871-6400

Medicine Hat District Office
201, 346 - 3 Street S.E.
Medicine Hat, Alberta
T1A 0G7
529-3550

Olds District Office
4901 - 50 Avenue
Box 520
Olds, Alberta
T0M 1P0
556-4200

Peace River District Office
Bag 900 - 15
9715 - 100 Street
Peace River, Alberta
T8S 1T4
624-6135

Red Deer District Office
Main Floor, Provincial Building
4920 - 51 Street
Red Deer, Alberta
T4N 6K8
340-5439

Rocky Mountain House District
Office
Provincial Building
4919 - 51 Street
Rocky Mountain House, Alberta
T0M 1T0
845-8290

Slave Lake District Office
P.O. Box 70
Lakeland Centre
Slave Lake, Alberta
T0G 2A0
849-7290

Smoky Lake District Office
Provincial Building
Box 518
Smoky Lake, Alberta
T0A 3C0
656-3662

Westlock District Office
Co-op Mall, Box 131
10211 - 100 Street
Westlock, Alberta
T0G 2L0
349-5280

St. Paul District Office
2nd Floor, Provincial Building
5025 - 49 Avenue
St. Paul, Alberta
T0A 3A0
645-6370

Wetaskiwin District Office
5201 - 51 Avenue
Wetaskiwin, Alberta
T9A 0V5
361-1272

Stettler District Office
4835 - 50 Street
Stettler, Alberta
T0C 2L0
742-7586

Whitecourt District Office
#202, Midtown Mall
P.O. Box 749
Whitecourt, Alberta
T0E 2L0
778-7140

Vegreville District Office
Husky Plaza Mall
5341 - 50 Avenue
Box 24
Vegreville, Alberta
T9C 1P8
632-5453

Vermilion District Office
New Provincial Building
4701 - 52 Street
Box 1228
Vermilion, Alberta
T0B 4M0
853-8163

Wainwright District Office
New Provincial Building
810 - 14 Avenue, Box 699
Wainwright, Alberta
T0B 4P0
842-7500

